

If you have questions

Call CIGNA HealthCare at the toll-free number on your CIGNA HealthCare ID card. Or visit **www.cigna.com**.



The information provided in this brochure is not intended to be a substitute for proper medical care provided by a physician, nor is it intended to overrule a physician's recommendations. CIGNA HealthCare assumes no responsibility for any circumstance arising out of the use, misuse, interpretation, or application of any of the information supplied in this brochure. Always consult with your doctor for appropriate examinations, treatment, testing, and care recommendations. If your symptoms worsen or become severe, call your doctor immediately. If you believe your situation is an emergency, get medical attention immediately.

"CIGNA" and "CIGNA HealthCare" refer to various operating subsidiaries of CIGNA Corporation. Products and services are provided by these operating subsidiaries and not by CIGNA Corporation. These operating subsidiaries include Connecticut General Life Insurance Company, Tel-Drug, Inc. and its affiliates, CIGNA Behavioral Health, Inc., Intracorp, and HMO or service company subsidiaries of CIGNA Health Corporation and CIGNA Dental Health, Inc. In Arizona, HMO plans are offered by CIGNA HealthCare of Arizona, Inc. In California, HMO plans are offered by CIGNA HealthCare of California, Inc. In Connecticut, HMO plans are offered by CIGNA HealthCare of Connecticut, Inc. In Virginia, HMO plans are offered by CIGNA HealthCare Mid-Atlantic, Inc. In North Carolina, HMO plans are offered by CIGNA HealthCare of North Carolina, Inc. All other medical plans in these states are insured or administered by Connecticut General Life Insurance Company. All other medical plans in these states are insured or administered by Connecticut General Life Insurance Company.

558831g 09/07 © 2007 CIGNA



When and How to Get the Care You Need

Emergency and Urgent Care

558831g 09/07

What is Emergency Care?

Emergencies are covered 24 hours a day, seven days a week, no matter where you are. Whenever there's a serious accident or sudden illness, and symptoms are severe and they occur unexpectedly, seek medical help immediately.

Examples of emergency situations can include:

- Uncontrolled bleeding
- Seizure or loss of consciousness
- Shortness of breath
- Chest pain or squeezing sensation in the chest
- Suspected overdose of medication or poisoning
- Sudden paralysis or slurred speech
- Severe burns
- Broken bones
- Severe pain

In an emergency, always seek medical care immediately. Go directly to the nearest emergency facility or call 911.

- You can go to any emergency facility or hospital, anywhere, even one that is not in the CIGNA HealthCare network.
- You do not need a referral or any authorization before receiving emergency care.
- You should call your PCP or personal doctor (or have someone call for you) for further assistance and directions on follow-up care. When possible, you should call within 48 hours.

What is Urgent Care?

These are situations that require prompt medical attention, but are not considered emergencies.

Some examples could include:

- Severe sore throat
- Sprains and strains
- Ear or eye infection
- Fever

If you have an urgent care situation, call your personal doctor. He or she will direct you to the most appropriate type of care – emergency room, urgent care center, or office visit.

CIGNA HealthCare requires your PCP or personal doctor or designated on-call doctor to be available, 24 hours a day, to provide treatment and/or advice in an urgent care situation. He or she will recommend the appropriate type of care and offer helpful self-care tips that will make you more comfortable until you receive treatment.



When you're away from home

- Vacationing or traveling on business? Get the care you need. You may have to pay at the time of treatment but you can submit receipts of payment for reimbursement minus any copays that are a standard part of your plan.
- If you're admitted to the hospital, call your PCP or personal doctor or have someone call for you as soon as possible.

For emergencies and urgent care, you're covered 24 hours a day, seven days a week, worldwide.